

United States Bankruptcy Court
Eastern District of New YorkIn re:
Zulma Garcia
DebtorCase No. 17-43298-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 26

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db Zulma Garcia, 493 N Gannon Ave, Staten Island, NY 10314-4317
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
9049787 +Solomon & Solomon P C, 5 Columbia Cir, Albany, NY 12203-6374
9049789 Southern Connecticut Gas Compa, Solomon & Solomon PC, PO Box 15019,
Albany, NY 12212-5019
9087809 +Toyota Motor Credit Corporation, 14841 Dallas Parkway Suite 300, Dallas TX 75254-7883
9049795 Turk Collection Inc, PO Box 20, Keyport, NJ 07735-0020
9049799 Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 17 2017 18:28:32
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Oct 17 2017 18:27:49
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
9049782 EDI: CAPITALONE.COM Oct 17 2017 18:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
9049781 EDI: CAPITALONE.COM Oct 17 2017 18:28:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City, UT 84130-0253
9049783 EDI: WFNNB.COM Oct 17 2017 18:28:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,
Westerville, OH 43081-2873
9049784 EDI: RCSFNBMARIN.COM Oct 17 2017 18:28:00 Credit One Bank, PO Box 98872,
Las Vegas, NV 89193-8872
9049785 EDI: RCSFNBMARIN.COM Oct 17 2017 18:28:00 Credit One Bank NA, PO Box 98873,
Las Vegas, NV 89193-8873
9049786 EDI: RCSFNBMARIN.COM Oct 17 2017 18:28:00 Credit One Bank NA, PO Box 98875,
Las Vegas, NV 89193-8875
9049790 EDI: NEXTEL.COM Oct 17 2017 18:28:00 Sprint, 6391 Sprint Pkwy,
Overland Park, KS 66251-6100
9049788 E-mail/Text: SCGBankruptcy@soconngas.com Oct 17 2017 18:28:03 Southern Connecticut G,
60 Marsh Hill Rd, Orange, CT 06477-3663
9049791 EDI: TFSR.COM Oct 17 2017 18:28:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054-4522
9049793 EDI: TFSR.COM Oct 17 2017 18:28:00 Toyota Motor Credit Co, Toyota Financial Services,
PO Box 8026, Cedar Rapids, IA 52408-8026
9049794 EDI: TFSR.COM Oct 17 2017 18:28:00 Toyota Motor Credit Corp, PO Box 8026,
Cedar Rapids, IA 52408-8026
9049792 EDI: TFSR.COM Oct 17 2017 18:28:00 Toyota Motor Credit Co, 1000 Bridgeport Ave # 4T,
Shelton, CT 06484-4660
9049796 E-mail/Text: bankruptcy@uinet.com Oct 17 2017 18:27:39 United Illuminating, PO Box 1564,
New Haven, CT 06506-0901
9049797 E-mail/Text: bankruptcy@uinet.com Oct 17 2017 18:27:39 United Illuminating,
Attn: Bankruptcy, PO Box 1564, New Haven, CT 06506-0901
9049798 +EDI: VERIZONEAST.COM Oct 17 2017 18:28:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
9049800 EDI: WFFC.COM Oct 17 2017 18:28:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701-4747

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Zulma Garcia kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Zulma Garcia**Social Security number or ITIN **xxx-xx-7605**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-17-43298-cec**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Zulma Garcia

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: October 17, 2017

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.